

Fill in this information to identify the case:

Debtor 1 Stuart Blaine Holler

Debtor 2 Tracey Lynn Holler
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania (State)

Case number 16-10308-TPA

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Quicken Loans Inc.

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 9238

Date of payment change:
Must be at least 21 days after date of this notice 12/01/2019

New total payment: \$ 997.15
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 226.04 New escrow payment: \$ 223.43

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Stuart Blaine Holler Case number (if known) 16-10308-TPA
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/Steven Kelly
Signature

Date October 15, 2019

Print: Steven Kelly, Bar ID# 308573 Title: Attorney for Creditor
First Name Middle Name Last Name

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square
Number Street
Warrington, PA 18976
City State ZIP Code

Contact phone 215-572-8111 Email skelly@stemeisenberg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY THAT A COPY OF THE FOREGOING NOTICE OF PAYMENT CHANGE WAS SERVED ELECTRONICALLY THROUGH THE COURT'S ECF SYSTEM AT THE E-MAIL ADDRESS REGISTERED WITH THE COURT ON THIS DATE TO THE FOLLOWING:

DATE: October 15, 2019

Daniel P. Foster
PO Box 966
Meadville, PA 16335
dan@mrdebtbuster.com
Counsel for Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
cmecf@chapter13trusteedpa.com
Bankruptcy Trustee

U.S. TRUSTEE
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
ustpreion03.pi.ecf@usdoj.gov
US Trustee

and by standard first class mail postage prepaid to:

Stuart Blaine Holler
78 Lake Road
Mercer, PA 16137

Tracey Lynn Holler
78 Lake Road
Mercer, PA 16137
Debtor(s)

Respectfully submitted:
By: /s/ Steven Kelly, Esquire
Steven Kelly, Bar No: 308573
Stern & Eisenberg, P.C.
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
skelly@sterneisenberg.com
Phone: 215-572-8111
Fax: (215) 572-5025
Counsel for Movant

STUART B HOLLER
78 LAKE ROAD
MERCER

PA 16137

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM 12/01/18 THROUGH 11/30/19.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS 1,004.67 OF WHICH 773.72 WAS FOR PRINCIPAL AND INTEREST AND 230.95 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING	BALANCE				1130.12	1047.92-
12/18	226.04	*				1356.16	1047.92-
01/19	226.04	*				1582.20	1047.92-
02/19	226.04	*				1808.24	1047.92-
03/19	226.04	*	872.00	HOMEOWNERS I	809.00*	1162.28	1856.92-
03/19				CITY TAX	650.30*	1162.28	2507.22-
04/19	226.04	*	650.30	CITY TAX	*	738.02	2507.22-
05/19	226.04	*				964.06	2507.22-
06/19	226.04	*				1190.10	2507.22-
07/19	226.04	*				1416.14	2507.22-
08/19	226.04	*	1190.10	SCHOOL TAX	1221.85*	452.08	3729.07-
09/19	226.04	*				678.12	3729.07-
10/19	226.04	4537.13	*Y		Y	904.16	808.06
11/19	226.04	226.04	Y		Y	1130.20	1034.10

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 2,712.40. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 452.08 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 452.08.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

HAZARD INS : 809.00
CITY TAX : 650.30
TAXES : 1,221.85

ANNUAL DISBURSEMENTS : 2,681.15
2,681.15 / 12 = 223.43 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 11/30/19.....				1,034.10	1,117.14
12/19	223.43			1,257.53	1,340.57
01/20	223.43			1,480.96	1,564.00
02/20	223.43			1,704.39	1,787.43
03/20	223.43	809.00	HOMEOWNERS I	1,118.82	1,201.86
04/20	223.43	650.30	CITY TAX	691.95	774.99
05/20	223.43			915.38	998.42
06/20	223.43			1,138.81	1,221.85
07/20	223.43			1,362.24	1,445.28
08/20	223.43	1,221.85	SCHOOL TAX	363.82	446.86
09/20	223.43			587.25	670.29
10/20	223.43			810.68	893.72
11/20	223.43			1,034.11	1,117.15

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 1,034.10 . YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 1,117.14 .

THIS MEANS YOU HAVE A SURPLUS OF 49.44.** THIS SURPLUS MUST BE RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY. DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE SURPLUS.

** THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE 997.15 OF WHICH 773.72 WILL BE FOR PRINCIPAL AND INTEREST AND 223.43 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION
PRINCIPAL AND INTEREST 773.72
ESCROW PAYMENT 223.43

NEW PAYMENT EFFECTIVE 12/01/19 997.15

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.